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MONTACHUSETT REGIONAL PLANNING COMMISSION

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ANNUAL REPORT 1990



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MONTACHUSETT REGIONAL PLANNING COMMISSION

ANNUAL REPORT 1990

TABLE OF CONTENTS

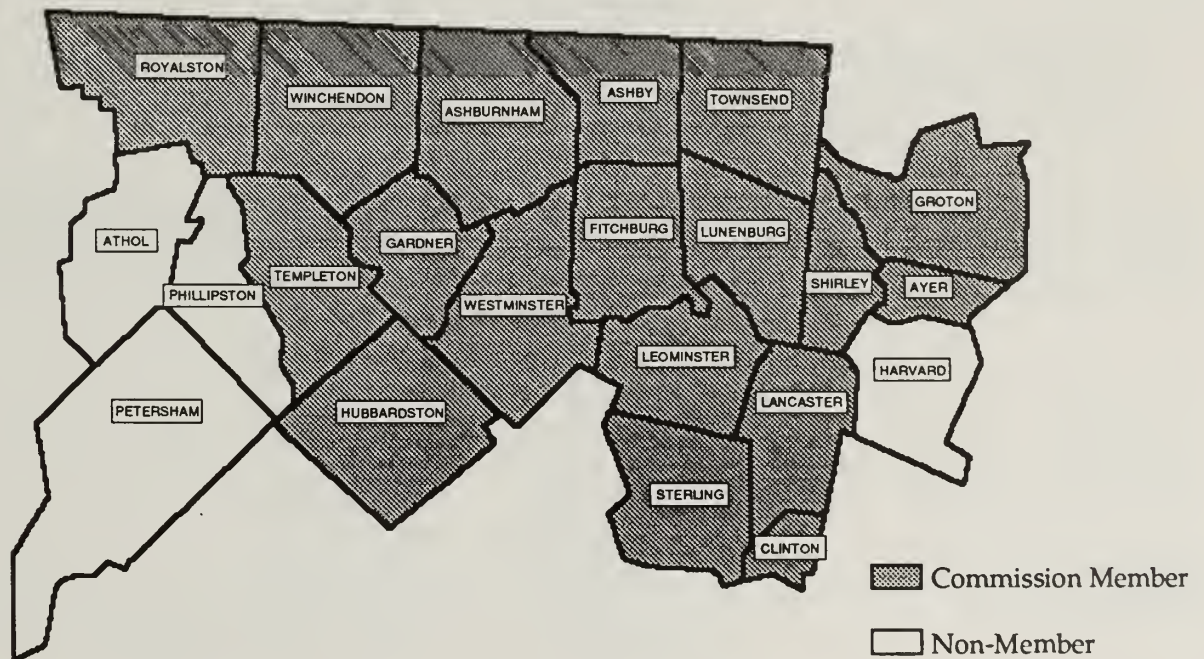
	<u>Page No.</u>
Statement of Purpose	1
Letter from the Director	2
Commission Members, Officers & Staff	3
Commission Subcommittee Reports	4
Housing Technical Advisory Committee	4
Montachusett Joint Transportation Committee	5
Special Reports	7
Community Reinvestment Act	7
Coalition for North Central Waste Management	8
205(j) Program	9
Special Commission on Growth & Change	10
Transit Assistance	12
Local Technical Assistance	13
MRPC FY 1991 Budget	19
Community Profiles	20
Regional Demographic Maps	31

STATEMENT OF PURPOSE

The Montachusett Regional Planning Commission was formed in 1968 under the State Enabling Legislation, Massachusetts General Law Chapter 40B. It is one of twelve such agencies across the State.

MRPC is not a federal, state, or county agency. Rather, it is a regional advisory board consisting of representatives from each member community. The eighteen communities represented on the Commission at this time are: Ashburnham, Ashby, Ayer, Clinton, Fitchburg, Gardner, Groton, Hubbardston, Lancaster, Leominster, Lunenburg, Royalston, Shirley, Sterling, Templeton, Townsend, Westminster, and Winchendon. The communities of Athol, Petersham, Phillipston and Harvard are members of the Commission for transportation planning purposes only. The Fort Devens Military Base also participates as a member of the Planning Commission. The purpose of MRPC is to carry out comprehensive regional planning in the Montachusett area. MRPC is available to provide a wide variety of services to its member communities including economic development studies and initiatives, drafting of applications for state funding on behalf of a community, administering grants, traffic studies, zoning and subdivision updates, assistance with town master plans and open space plans, establishment of linkage and/or impact fee systems and many other services.

MRPC provides a forum for Town/City Representatives to meet and discuss problems and issues that may affect the region as a whole as well as their own communities. Many issues facing local officials and planners are more easily solved when communities band together, pool resources and work through difficulties. Large developments in one town may adversely affect traffic or pollution levels in a neighboring community. On the other hand, the same development may also provide jobs for several surrounding towns. At MRPC meetings, the representatives can discuss relative costs and benefits and can ensure controlled, steady economic development throughout the entire region.



LETTER FROM THE DIRECTOR

Dear Reader:

Recently, the Montachusett Regional Planning Commission is facing, along with the local municipalities, a serious impact of funding cutbacks as a result of reduced State assistance. Our municipalities look for every opportunity to save, and in some cases the membership of MRPC itself has come into focus. Our request to the local elected officials, especially the Selectmen and Planning Board members is that for a small fee the municipalities can receive valuable planning services including detailed level transportation and traffic analyses; housing, land use, and zoning reviews and environmental impact reviews such as groundwater supply, resource recovery and landfill problems. Often, it is difficult for the Finance Committee or the citizens at a town meeting to realize the resources that MRPC has available for member municipalities. We ask our Commission members to remind their communities about the services available through the MRPC. I am sure that within the next few years things will turn for the better once fiscal stability has returned for the State. However, MRPC promises that we will continue to provide members with the quality services that they have come to expect to the best of our abilities.

At the present time, we are negotiating with the Massachusetts Department of Public Works for a new "3C" transportation contract which will enable us to continue to provide needed transportation planning for the region. As part of this new contract, the MRPC expects to conduct a complete revision of our existing transportation plan and provide each municipality with traffic projections and possible plans of action to resolve some of the serious transportation problems in our region.

During 1990, the MRPC was involved in several projects which benefited the region. They included:

- the Route 13 Corridor Study
- the 205(j) Underground Storage Tank Study
- the Community Reinvestment Act

We are looking forward to the next decade and believe that although development and growth has slowed down, it provides an opportunity for communities to assess their needs and determine what avenues they would like to pursue in the future.

Sincerely,



Mohammed H. Khan
Director

COMMISSION MEMBERS

ASHBURNHAM

Kathy Radley (M)
Mark H. Rees (A)

ASHBY

Samuel Sutcliffe (M)
Dennis Moore (A)

AYER

Robert Douglas (M)
Harriett Maxant (A)

CLINTON

Michael Ward (M)
William Gilmour (A)

FITCHBURG

Joyce Huff (M)
unnamed (A)

FORT DEVENS

Walter B. Day (N/V)

GARDNER

Gene L. Bisol (M)
Hugh Hunter (A)

GROTON

Anthony Hars (M)
Bernard O'Neil (A)

HUBBARDSTON

Charles Garlisi (M)
unnamed (A)

LANCASTER

Eugene Christoph (M)
Nathaniel Dexter (A)

LEOMINSTER

Mary Olivier (M)
Glenn Foster (A)

LUNENBURG

George Larkin (M)
Lance May (A)

ROYALSTON

Vyto Andreliunas (M)
unnamed (A)

SHIRLEY

Fredrick Gray (M)
Richard Hatch (A)

STERLING

Jeff Perkins (M)
Dorothy Rockwell (A)

TEMPLETON

Walter Rolf (M)
Bayard Peabody (A)

TOWNSEND

William Kao (M)
Alice Gebura (A)

WESTMINSTER

Richard Miller (M)
David Jarvenpaa (A)

WINCHENDON

Richard Avery (M)
Robert Grubb (A)

M - Member (appointed by
local planning board)

A - Alternate (appointed by
board of selectmen or
mayor)

N/V - Non Voting

COMMISSION OFFICERS

Nathaniel Dexter	Chairman
Walter Rolf	Vice Chairman
Joyce Huff	Treasurer
Robert Grubb	Secretary
Dorothy Rockwell	Assistant Treasurer

COMMISSION STAFF

Mohammed Khan	Director
Laila Michaud	Assistant Director
Kathleen Kelley	Principal Planner/Transit Project Manager
Bradford Harris	Principal Planner/Transportation Project Manager
JoAnne Kasper-Dunne	Regional Planner III
Susan Gallien	Fiscal Officer
Linda Parmenter	Office Manager
Kim Martin	Secretary III
Nadine Vallee	Secretary II
Burton Stevens	Attorney
Kotzen, Lambalot, & Reilly	Auditor

COMMISSION SUBCOMMITTEE REPORTS

HOUSING TECHNICAL ADVISORY COMMITTEE

The Housing Technical Advisory Committee (HTAC) was established in 1971, for the purpose of promoting safe, sanitary and affordable housing as well as serving as an informational and technical clearinghouse. HTAC meets on the second Tuesday of each month at 2:00 p.m., usually at the MRPC office. Members are chosen yearly from groups such as local housing authorities, community action committees, non-profit housing groups, regional, state and federal housing agencies, planning boards and departments, health boards and appointees of boards of selectmen and mayors with confirmation of the city council. MRPC staff



and HTAC members have conducted ongoing dialogue and information exchanges among the communities regarding methods of achieving acceptable affordable housing in the region.

MRPC staff and HTAC members regularly attend conferences on issues dealing with affordable housing, zoning, government housing programs, land banks and other issues. A report of the conference, along with materials acquired, is then given before the Committee as a whole.

Massachusetts Housing Finance Agency

The Montachusett Regional Planning Commission is the only regional planning agency in Massachusetts which serves as a certifying agency for the Massachusetts Housing Finance Agency's Neighborhood Rehabilitation Program. This program is designed to help revitalize older housing stock in communities across the state.

Low interest mortgages are available to eligible first time homebuyers to help them buy and rehabilitate a home. Mortgages are generally available for thirty (30) years at a fixed interest rate which is usually two (2) points below prime.

Under this program you must buy a home which requires at least \$3,000 of rehabilitation (more for a two-four family residence.) The annual household income cannot exceed income limits based on family size and location of the property. Types of rehabilitation work include new heating systems, replacement of septic tanks, upgrading of electrical service, replacement of deteriorated sills, and other code violations.

The acquisition cost of the property is equal to the purchase price of the property plus rehabilitation costs. The amount cannot exceed limits based on unit size and location of the property.

MRPC determines if someone is eligible to participate, conducts the initial inspection of home to be purchased, prepares a list of items which need to be rehabilitated as well as the associated costs. After the loan closes on the property, MRPC staff inspects the unit to be sure it was completed appropriately and in a timely fashion. The role of our certifying agency involves close liaison with the prospective homebuyer, the lending institution and MHFA.

MRPC is able to assist individuals obtain mortgages in 18 communities. They are Ashburnham, Ashby, Townsend, Westminster, Shirley, Lancaster, Sterling, Phillipston, Royalston, Petersham, Hubbardston, Lunenburg, Ayer, Groton, Templeton, Athol, Winchendon, and Pepperell.

In Groton, Lancaster, Shirley, Townsend and Ayer, a single person can have an annual income of up to \$38,000 to participate in the program. For a family of two or more, the income limit is \$43,000. Maximum acquisition cost for a single family home is \$130,000.

In Ashburnham, Ashby, Lunenburg, Westminster, Sterling, Hubbardston, Phillipston, Royalston, Petersham, Athol, Templeton and Winchendon, the annual income limit for a single person is \$38,000. For a family of two or more, the income limit is \$39,600. In Pepperell, annual income for a single person is \$38,000 and for a family of two or more the income limit is up to \$42,400. Maximum acquisition cost for a single family home in all of the above communities is \$109,000.

MONTACHUSETT JOINT TRANSPORTATION COMMITTEE

The MJTC is a joint transportation planning advisory group, established through an agreement among its co-sponsoring agencies: The Montachusett Regional Planning Commission, the Massachusetts Department of Public Works, and the Executive Office of Transportation and Construction. The purpose of the MJTC is to provide an open forum in which local officials and citizens can actively participate in the region's transportation planning process. The result is a more effective and efficient transportation system.

The MJTC consists of two representatives from each town or city in the region, one of whom is appointed annually by the Mayor or Board of Selectmen, and one of whom is appointed by the planning board. Other members such as elected officials, or representatives of public and private institutions may be appointed by the MJTC. Such organizations as the Board of Realtors, the Council on Aging and the League of Women Voters are presently represented on the MJTC. Ex-Officiomembers include representatives from the Massachusetts DPW District Office, and Bureau of Transportation and Project Development.



Other Ex-Officio members include one representative each from the Executive Office of Transportation and Construction, the Montachusett Regional Planning Commission, and the Montachusett Regional Transit Authority.

Responsibilities of the MJTC include the review and prioritization of federally aided projects within the Transportation Improvement Program (TIP) for the Montachusett Metropolitan Planning Organization.

Transportation Improvement Program (TIP)

The Transportation Improvement Program is a prioritized five year listing of Proposed Transportation Projects for the Montachusett Region, which is required to be updated annually by Federal Regulations issued by the Federal Highway Administration (FHA) and the Urban Mass Transportation Administration (UMTA). The TIP is part of a comprehensive, continuing and cooperative (3C) effort by local officials and various agencies to improve and upgrade the Regional Transportation System. The agencies involved in the "3C" process include the Montachusett Joint Transportation Committee (MJTC), the Montachusett Regional Transit Authority (MART), the Massachusetts Department of Public Works (MDPW), and the Massachusetts Executive Office of Transportation and Construction (EOTC). In addition to capital improvement projects, the TIP includes capital and operating assistance for MART.

Projects listed in the annual element (FFY 1991) for the 1990 - 1991 TIP include the following:

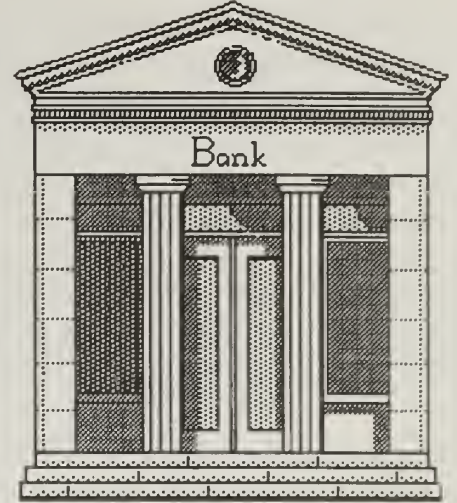
<u>Project</u>	<u>Community</u>	<u>Total Cost (Federal + State)</u>
Route 2 Reconstruction (Preliminary Engineering)	Fitchburg/Leominster	\$ 960,000
Route 2 Reconstruction & Resurfacing	Harvard	\$ 22,000,000
Route 2 Sign Upgrade	Fitchburg, Westminster, Gardner	\$ 300,000
Templeton Road Reconstruction	Hubbardston	\$ 2,500,000
Route 202 Reconstruction	Winchendon	\$ 1,200,000
Route 2A Bridge Reconstruction	Westminster	\$ 640,000
Main Street Bridge Reconstruction	Templeton	\$ 800,000
Bridge Street Bridge Reconstruction	Templeton	\$ 640,000
Bemis Road Bridge Replacement	Fitchburg	\$ 3,000,000

<u>Funding Category</u>	<u>Project</u>	<u>Total Cost (Fed, State & Local)</u>
UMTA Section 3	Fitchburg Intermodal & van/bus purchase	\$ 2,625,000
UMTA Section 9	Commuter Rail Operating Assistance	\$ 2,800,000
UMTA Section 9 Urban Area	Fixed Route Operating Assistance	\$ 2,260,000
Mobility Assistance Program	Vehicle Purchase	\$ 240,000
UMTA Section 18 Rural Area	Fixed Route Operating Assistance	\$ 600,000

SPECIAL REPORTS

COMMUNITY REINVESTMENT ACT

In 1977, the Community Reinvestment Act (CRA) was created to encourage all banks to assess and help meet the credit needs of their host communities, focusing especially on low and moderate income neighborhoods. In order to be effective, banking institutions must conduct needs assessments on a periodic basis. The CRA was created to ensure that the credit needs for all segments of the population are met, while maintaining sound banking practices. In March, 1989, the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), and the Federal Home Loan Bank Board (FHLBB) issued a 23-page update of the CRA Information Statement, which clarified responsibilities of banks in local communities and stressed the need for an ongoing relationship between banks and community groups in order to address pressing credit needs. In addition, when Congress passed the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) in August of 1989 to assist the ailing thrift industry, measures were included to strengthen the Community Reinvestment Act and the Home Mortgage Disclosure Act. Effective July 1, 1990, the CRA rating system was revised to a four-tier descriptive grading system, and the results of CRA examinations are subject to public disclosure. Based on these new regulations, area banks have begun to assess their own CRA activities.



The formal dialogue between community leaders and bankers in North Central Massachusetts began in July, 1990, with the development of a coalition of 16 banks, 10 community groups and 7 municipal officials to identify and address local and regional credit needs as they relate to the mandate of the Community Reinvestment Act. The approach taken by the North Central CRA Coalition was to work through two sub-groups: a Needs Assessment Task Force and Products/Process Task Force. Members of the Needs Assessment Task Force included Three Pyramids, Inc./MASSCAP Directors Association; Montachusett Opportunity Council, Inc.; Montachusett Regional Planning Commission; Winchendon Savings Bank; Shawmut Bank, N.A.; Community Development Corporation of Fitchburg; Fitchburg Planning Office; Gardner Planning Office; Fitchburg Spanish Council, Inc.; Rural Housing Improvement, Inc.; and the Lancaster Housing Partnership.

A Community Needs Assessment was prepared by the Needs Assessment Task Force. It included one-page profiles highlighting statistics on population, housing waiting lists, income levels, and housing costs for 28 communities in North Central Massachusetts. Refer to the community profile section of the annual report. Data sources included 1980 and 1990 Census data, the Executive Office of Communities and Development (EOCD), Rural Housing Improvement, Inc. (RHI), housing authorities, and Department of Employment and Training (DET) statistics. This data was

compiled and updated by the Montachusett Regional Planning Commission (MRPC).

In addition to the statistical community data, the Needs Assessment Task Force formulated a narrative summary, which discusses issues regarding housing, economic development, education and access to banking services. This information was gathered by interviews with and reports prepared by community leaders, planning departments, and representatives of the Chambers of Commerce. Some of the concerns raised include the need to address the increase in abandoned properties, the need to remove lead paint, the need for foreclosures to proceed quickly, the need for flexibility within existing economic development programs, the need for short term loans for cash flow problems, the need for an ongoing educational component to teach low and moderate income people about available banking services and opportunities, and the need to address the unique issues affecting linguistic and cultural minorities.

This information, together with the one-page profiles, provides a picture of the needs in the region in the broad areas of housing, economic development, education and access to basic banking services. This Needs Assessment provides the basis for a positive community reinvestment strategy for North Central Massachusetts.

At the same time, the Products Task Force worked on production of a brochure which contained information about each of the sixteen banks in the region. The information in the brochure included services offered, branch locations, officers names, service areas and total bank assets.

The CRA coalition is presently developing a product which will enable low to moderate income households to enter the housing market.

COALITION FOR NORTH CENTRAL WASTE MANAGEMENT

A regional solid waste committee was formed by the MRPC in January 1989. By the summer of that year the committee had evolved into CONCEWM, Coalition for North Central Waste Management, which is co-sponsored by the MRPC and Fundamental Action to Conserve Energy (FACE). The mission statement of the organization is to advocate and expedite environmentally sound and integrated solid waste management practices in the north central Massachusetts region. Eighteen communities participate in the meetings on a regular basis. They include: Ashburnham, Ashby, Ayer, Bolton, Clinton, Fitchburg, Gardner, Harvard, Holden, Hubbardston, Leominster, Petersham, Phillipston, Princeton, Shirley, Townsend, Westminster, and Winchendon.

Achievements of CONCEWM in 1990 include the following:

- 1 - The continuation of an information center at the FACE office on material recovery and a library of material about state-of-the-art solid waste management practices.
- 2 - Helped communities to develop recycling projects and have coordinated the development of intermunicipal marketing agreements. For example: (a) fifteen member communities

have established recycling programs; (b) CONCEWM has coordinated a regional scrap metal pick-up by Jewel Inc. of New Hampshire; (c) CONCEWM worked with six communities to coordinate the disposal of recyclable plastic at Recycling Services Inc.; (d) introduced communities to processing markets such as Brockton Iron and Steel for scrap metal, Foster Forbes for glass, Plastics Again for polystyrene, North Shore Recycled Fibers for newspaper, Recycling Services Inc. for plastic, and Tonkin Symons Co. for gaylord liners.

3 - Working with member communities helped initiate a regional refuse disposal district in the western part of the region.

Through the CONCEWM meetings we act as a facilitator and educator to promote solutions to local solid waste disposal needs. Membership involves both public and private participants. The initial short range goals were to encourage town representatives to join a regional group which acted less formally than a solid waste district; to help communities develop recycling projects; and to provide an opportunity to members to network with other communities, associations, processors, etc. All of these goals have been achieved.

Community Recycling Programs Reporting to CONCEWM

Ashburnham - plastic, old newsprint (ONP), metals, glass

Ashby - ONP, glass, metals, steel

Ayer - glass, metals, steel, ONP

Fitchburg/Westminster - ONP, corrugated cardboard, glass, metals, polystyrene

Gardner - glass, milk and water jugs, magazines, corrugated cardboard, ONP

Harvard - mixed grade paper, waste oil, office paper,
computer paper, glass, metals

Hubbardston - glass, plastic

Lancaster - plastic, polystyrene, glass, metals, corrugated cardboard, ONP, mixed heavy metal, light metal

Leominster - ONP, corrugated cardboard, white goods

Petersham - glass, ONP, metals

Princeton - glass, ONP, metals, plastics, magazines

Shirley - metals, glass, ONP, plastic

Townsend - glass, ONP, metals, plastic

Winchendon - glass, metals, plastic, ONP, office paper,
computer paper



205(j) PROGRAM

In 1989, Federal Clean Water Act Section 205(j) funds totaling \$256,000 were made available to the

thirteen regional planning agencies in Massachusetts for underground storage tank (USTs) identification projects. The Montachusett Regional Planning Commission's share of this money was a grant of \$19,700. The general objectives of the MRPC's program were to work with four planning area communities to identify and locate underground heating oil tanks; to work with the communities of Lunenburg, Sterling, Templeton, and Townsend to inventory and map the locations of regulated USTs in their communities, to assess the number of tanks in zones of contribution to municipal water supply wells in those communities and the potential threat those tanks pose to the water supply; and to survey several planning area towns for information on large (between 5,000 and 15,000 gallons per day) septic systems.

As part of this project, the MRPC helped establish local files of underground fuel storage tanks in the towns of Lunenburg, Sterling, Templeton, and Townsend. The location of tanks in all four towns were mapped and coded and a key of pertinent information was developed. Although the federal and state government have developed new standards for underground storage tanks, the responsibility for following the new regulations is up to local citizens and officials. Local records of tanks is important information in case of a leak or fire, when planning excavation, and for environmentally sensitive land use planning. Because of the usefulness of the information that was developed, the local communities have been given copies relevant to their towns. With the maps produced and their accompanying key of information, town officials (whether it be the Board of Health, Building Inspector, Planning Board or Conservation Commission) can check the relationship of a proposed or existing tank to groundwater. In the case of a leak, the local fire department or state clean-up crew would then be able to predict the direction the contaminant will move and judge the immediate health hazards.

SPECIAL COMMISSION ON GROWTH AND CHANGE

On Tuesday, April 24, 1990, the MRPC and the Massachusetts Association of Planning Directors (MAPD) held a public hearing on the Report of the Special Commission on Growth and Change at the MRPC offices.

For the previous 18 months the Special Commission on Growth and Change had been meeting with citizens and groups in Massachusetts about growth and development issues. Three major themes emerged from these discussions:

1. Massachusetts must plan for the future by establishing an integrated, coordinated land use planning process to guide public and private investment in the Commonwealth. This process should lead to wiser land use decisions on the state, regional and local level. It should also encourage and support citizen participation in the planning process.
2. Massachusetts must define, at the state, regional and local level, where development is appropriate and where it is not. State growth policies should be adopted to reflect these

choices. Growth should continue to be channeled into city and town centers as well as other developed locations which have the capacity to support that development. Natural and cultural areas should be identified that are off-limits to development or that require careful attention as development occurs. Massachusetts must continue to work to make the environmental and cultural resources available to the citizens of the Commonwealth to use and enjoy.

3. Massachusetts must continue to invest in its future. A healthy stock of safe, attractive, and affordable housing is needed so that old and new residents alike can live and work in Massachusetts. A well planned transportation network and services is needed so that residents can get to work, school, and home. Both the public and private sectors will need to continue to invest in the infrastructure needed to support development to ensure that infrastructure is in place as growth occurs.

As a result of these discussions and meetings, a consensus was reached that legislation was needed to create a comprehensive land use planning process and to establish new tools for communities to prepare for growth, to protect natural and cultural resources and to review regional impacts of development projects. A comprehensive land use planning process will result in coordination of state, regional, and municipal levels of government in the development of plans. It will enable better decision making and reduced investment in infrastructure.



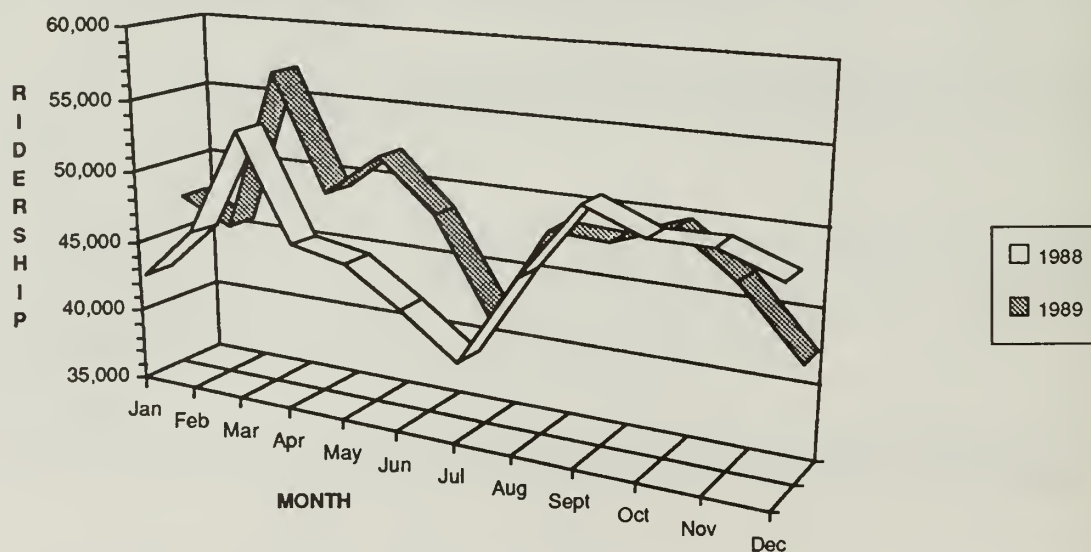
TRANSIT ASSISTANCE

MONTACHUSETT REGIONAL TRANSIT AUTHORITY

The Montachusett Regional Planning Commission has maintained a professional working relationship with the Montachusett Regional Transit Authority (MART) since its inception in 1979. Over the years this association has expanded to the point where the MRPC provides MART with numerous technical services. During 1990, the MRPC provided the following services and/or projects to the Transit Authority:

- Evaluation of ridership and revenue statistics for fixed route services in Fitchburg, Leominster, and Gardner as part of the Transit Development Program. Recommendations based on these evaluations were made regarding service times and route changes to several of the fixed routes within the overall MART system.
- Determination of costs and revenues to be allocated on a route and municipality basis for fixed route service in Fitchburg and Leominster.
- Monitoring of fixed route and paratransit service operation methods and continued evaluation of possible improvement procedures.
- Assisted in the review of possible computer database and billing systems for Dial-A-Mart and Dial-A-Ride paratransit system.
- Assisted in the design and preparation of revised bus schedules for the entire fixed route system. New schedules were based upon careful review and evaluation of previously existing services. Individual schedules were developed for each of the main fixed route lines. This was a change from the previous arrangement of one schedule that encompassed the entire MART system.

**MART MONTHLY RIDERSHIP COMPARISON 1988 TO 1989
(FITCHBURG, LEOMINSTER, GARDNER & FT. DEVENS)**



LOCAL TECHNICAL ASSISTANCE

During 1990, the MRPC provided various professional planning services to its member municipalities in the form of local technical assistance. The following is a list of some of the projects work on and services provided to the individual communities.

Ashburnham

- Intersection analysis and evaluation of Depot Road/Dunn Road/Sherbert Road.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.

Ashby

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.

Athol

- Signal Warrant Study conducted at the intersections of Pleasant Street/Main Street, Route 2A/Daniel Shays Highway and Crescent Street/Main Street.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Ayer

- Reviewed a draft environmental impact report for the Department of the Army's planned realignment of the following U.S. military bases: Fort Huachuca, Arizona; Fort Devens, Massachusetts; and Fort Monmouth, New Jersey. This realignment plan called for the transfer of the U.S. Army Intelligence School from Ft. Devens to Ft. Huachuca and the transfer of the U.S. Army Information System Command from Ft. Huachuca to Ft. Devens.
- Truck exclusion investigation conducted on Sandy Pond Road.

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Clinton

- Endorsed an application by the Massachusetts Division of Fisheries and Wildlife to acquire 42 acres of land along the Nashua River for conservation and recreation purposes.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Fitchburg

- Traffic impact study conducted for proposed new High School to be located on Electric Avenue.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Assisted Police Department with data collection and report preparation for a speed zoning request to the Massachusetts Department of Public Works.

Gardner

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Groton

- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Harvard

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Hubbardston

- Signal Warrant Study conducted at the intersections of Route 68/Brigham Street/Elm Street and Route 68/Old Princeton Road.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Lancaster

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Part of septic system survey to locate and identify possible past, present or future threats

to the quality of the communities drinking water supply.

Leominster

- Parking survey and evaluation conducted for proposed expansion of the Leominster District Court House.
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Signal Warrant Study conducted at the intersections of Washington Street/West Street and West Street/Pond Street.
- Signal Warrant Study conducted at the intersection of Route 117/Derwin Street.
- Signal Warrant Study conducted at the intersection of Mechanic Street/Third Street/Walker Street.
- Part of corridor study conducted on Route 13 that investigated short term improvements and alternatives.

Lunenburg

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Part of corridor study conducted on Route 13 that investigated short term improvements and alternatives.
- Part of 205(j) Underground Storage Tank study to identify and locate possible problem areas.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Petersham

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.

Phillipston

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.

Royalston

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.

Shirley

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Signal Warrant Study conducted at the intersection of Front Street/Center Street/Lancaster Road/Leominster Road.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Sterling

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Part of 205(j) Underground Storage Tank study to identify and locate possible problem areas.
- Part of a joint study with the Central Massachusetts Regional Planning Commission to

identify land uses within the Wachusett Reservoir drainage basin.

Templeton

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Part of 205(j) Underground Storage Tank study to identify and locate possible problem areas.
- Traffic counts taken for the town as part of a speed zoning request to the Massachusetts Department of Public Works.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Townsend

- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Part of 205(j) Underground Storage Tank study to identify and locate possible problem areas.

Westminster

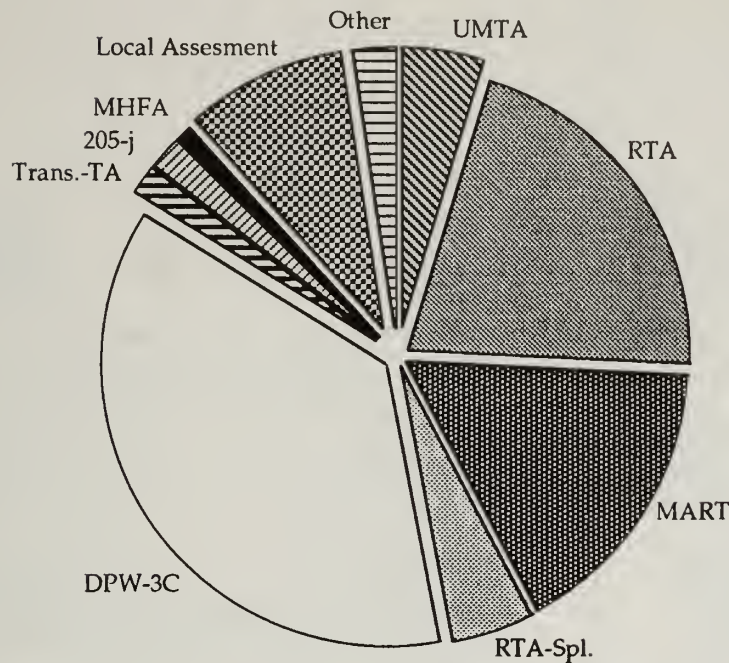
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.
- Traffic counts taken as part of Massachusetts Department of Public Works Statewide Coverage Count Program.
- Part of septic system survey to locate and identify possible past, present or future threats to the quality of the communities drinking water supply.

Winchendon

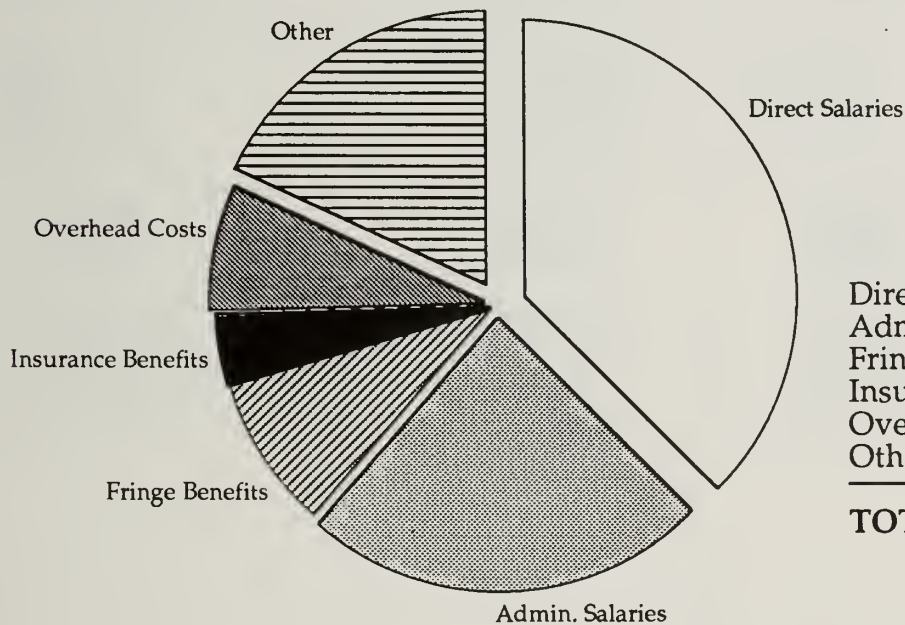
- Community Profile developed as part of the North Central Massachusetts Community Reinvestment Act Coalition Needs Assessment.

MONTACHUSETT REGIONAL PLANNING COMMISSION

FY 1991 BUDGET



<u>REVENUES</u>	
UMTA	\$ 20,000
RTA	\$ 85,000
MART	\$ 65,500
RTA-Spl	\$ 20,000
DPW-3C	\$ 148,000
Transportation-Tech. Asst.	\$ 7,000
205-j Groundwater	\$ 8,000
MHFA	\$ 3,000
Local Assessment	\$ 37,000
Other	\$ 10,000
TOTAL	\$ 403,500



<u>EXPENDITURES</u>	
Direct Salaries	\$150,540
Administrative Salaries	\$ 96,346
Fringe Benefits	\$ 35,269
Insurance Benefits	\$ 16,110
Overhead Costs	\$ 30,861
Other	\$ 71,500
TOTAL	\$400,626

COMMUNITY PROFILES

ASHBURNHAM

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	5,433	-
ESTIMATE 1986 (1)	4,930	-
ACTUAL 1980	4,075	-
2. ELDERLY POPULATION - 1980	436	10.70%
3. SPECIAL NEEDS POPULATION - 1980	101	2.48%
4. MINORITY POPULATION - 1990		
BLACK	7	0.13%
AMERICAN INDIAN	7	0.13%
ASIAN/PACIFIC ISLANDER	24	0.44%
OTHER	13	0.24%
HISPANIC ORIGIN (ALL RACES)	42	0.77%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$12,685	-
FAMILY MEDIAN	\$21,275	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$17,020	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,638	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,053	100.00%
MODERATE INCOME (8)	355	33.71%
LOW INCOME (8)	143	13.58%
BELOW POVERTY LEVEL	66	6.27%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,279	100.00%
VACANT UNITS-1990	445	19.53%
TOTAL NUMBER OF UNITS-1980	1,849	100.00%
OCCUPIED UNITS-1980	1,320	71.39%
OWNED-1980	1,098	83.18%
RENTED-1980	222	16.82%
CHAPTER 774 UNITS (2)	24	1.82%
VACANT/ABANDONED-1980	81	5.78%
SUBSTANDARD-1980	35	2.65%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	1,401	100.00%
1970-1980	210	14.99%
1960-1969	220	15.70%
1950-1959	187	13.35%
1940-1949	125	8.92%
1939 OR EARLIER	659	47.04%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$122,493	-
2-FAMILY 1988	\$197,000	-
MULTI-FAMILY 1988	N/A	-
1980 MEDIAN MONTHLY RENTAL	\$234	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	9	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	232	9.1%

ASHBY

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	2,717	-
ESTIMATE 1986 (1)	2,730	-
ACTUAL 1980	2,311	-
2. ELDERLY POPULATION - 1980	225	9.74%
3. SPECIAL NEEDS POPULATION - 1980	78	3.38%
4. MINORITY POPULATION - 1990		
BLACK	6	0.22%
AMERICAN INDIAN	0	0.00%
ASIAN/PACIFIC ISLANDER	8	0.29%
OTHER	0	0.00%
HISPANIC ORIGIN (ALL RACES)	27	0.99%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$11,837	-
FAMILY MEDIAN	\$21,549	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$17,239	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,775	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	617	100.00%
MODERATE INCOME (8)	221	35.82%
LOW INCOME (8)	87	14.10%
BELOW POVERTY LEVEL	22	3.57%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	959	100.00%
VACANT UNITS-1990	67	6.99%
TOTAL NUMBER OF UNITS-1980	802	100.00%
OCCUPIED UNITS-1980	731	91.15%
OWNED-1980	654	89.47%
RENTED-1980	77	10.53%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	25	3.30%
SUBSTANDARD-1980	29	3.97%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	757	100.00%
1970-1980	118	15.59%
1960-1969	82	10.83%
1950-1959	109	14.40%
1940-1949	138	18.23%
1939 OR EARLIER	310	40.95%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$149,674	-
2-FAMILY 1988	N/A	-
MULTI-FAMILY 1988	N/A	-
1980 MEDIAN MONTHLY RENTAL	\$262	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	1	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	94	6.9%

ATHOL

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	11,451	-
ESTIMATE 1986 (1)	10,840	-
ACTUAL 1980	10,634	-
2. ELDERLY POPULATION - 1980	3,840	36.11%
3. SPECIAL NEEDS POPULATION - 1980	419	3.94%
4. MINORITY POPULATION - 1990		
BLACK	58	0.51%
AMERICAN INDIAN	56	0.49%
ASIAN/PACIFIC ISLANDER	65	0.57%
OTHER	54	0.47%
HISPANIC ORIGIN (ALL RACES)	102	0.89%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$10,372	-
FAMILY MEDIAN	\$18,432	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,746	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,216	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	2,753	100.00%
MODERATE INCOME (8)	1,070	38.87%
LOW INCOME (8)	679	24.66%
BELOW POVERTY LEVEL	180	6.54%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	4,840	100.00%
VACANT UNITS-1990	461	9.52%
TOTAL NUMBER OF UNITS-1980	4,269	100.00%
OCCUPIED UNITS-1980	3,857	90.35%
OWNED-1980	2,737	70.96%
RENTED-1980	1,120	29.04%
CHAPTER 774 UNITS (2)	189	4.90%
VACANT/ABANDONED-1980	332	7.93%
SUBSTANDARD-1980	180	4.67%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	4,189	100.00%
1970-1980	346	8.26%
1960-1969	249	5.94%
1950-1959	507	12.10%
1940-1949	299	7.14%
1939 OR EARLIER	2,788	66.56%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$94,485	-
2-FAMILY 1988	\$85,262	-
MULTI-FAMILY 1988	\$110,250	-
1980 MEDIAN MONTHLY RENTAL	\$198	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	110	-
NUMBER ON ELDERLY WAITING LIST (4)	20	-
NUMBER ON RHI WAITING LISTS (5)	41	-
NUMBER OF UNITS (4)	183	-
11. UNEMPLOYMENT (6)	536	10.9%

AYER

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,871	-
ESTIMATE 1986 (1)	6,780	-
ACTUAL 1980	6,993	-
2. ELDERLY POPULATION - 1980	543	7.76%
3. SPECIAL NEEDS POPULATION - 1980	141	2.02%
4. MINORITY POPULATION - 1990		
BLACK	674	9.81%
AMERICAN INDIAN	39	0.57%
ASIAN/PACIFIC ISLANDER	217	3.16%
OTHER	211	3.07%
HISPANIC ORIGIN (ALL RACES)	340	4.95%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$12,633	-
FAMILY MEDIAN	\$16,170	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$12,936	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$8,085	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,859	100.00%
MODERATE INCOME (8)	625	33.62%
LOW INCOME (8)	240	12.91%
BELOW POVERTY LEVEL	127	6.83%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,891	100.00%
VACANT UNITS-1990	210	7.26%
TOTAL NUMBER OF UNITS-1980	2,802	100.00%
OCCUPIED UNITS-1980	2,598	92.72%
OWNED-1980	1,119	43.07%
RENTED-1980	1,479	56.93%
CHAPTER 774 UNITS (2)	74	2.85%
VACANT/ABANDONED-1980	171	6.18%
SUBSTANDARD-1980	51	1.96%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,769	100.00%
1970-1980	435	15.71%
1960-1969	412	14.88%
1950-1959	378	13.65%
1940-1949	439	15.85%
1939 OR EARLIER	1,105	39.91%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$137,360	-
2-FAMILY 1988	\$135,986	-
MULTI-FAMILY 1988	\$165,500	-
1980 MEDIAN MONTHLY RENTAL	\$253	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	3	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	6	-
NUMBER OF UNITS (4)	92	-
11. UNEMPLOYMENT (6)	225	6.5%

CLINTON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	13,222	-
ESTIMATE 1986 (1)	12,440	-
ACTUAL 1980	12,771	-
2. ELDERLY POPULATION - 1980	1,749	13.70%
3. SPECIAL NEEDS POPULATION - 1980	344	2.69%
4. MINORITY POPULATION - 1990		
BLACK	253	1.91%
AMERICAN INDIAN	9	0.07%
ASIAN/PACIFIC ISLANDER	133	1.01%
OTHER	437	3.31%
HISPANIC ORIGIN (ALL RACES)	1,032	7.81%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$12,682	-
FAMILY MEDIAN	\$18,236	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,589	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,118	-
1990 HUD MEDIAN ESTIMATE (9)	\$39,100	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	3,360	100.00%
MODERATE INCOME (8)	1,247	37.11%
LOW INCOME (8)	727	21.64%
BELOW POVERTY LEVEL	275	8.18%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	5,635	100.00%
VACANT UNITS-1990	315	5.59%
TOTAL NUMBER OF UNITS-1980	4,943	100.00%
OCCUPIED UNITS-1980	4,662	94.32%
OWNED-1980	2,436	52.25%
RENTED-1980	2,226	47.75%
CHAPTER 774 UNITS (2)	486	10.42%
VACANT/ABANDONED-1980	276	5.59%
SUBSTANDARD-1980	140	3.00%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	4,938	100.00%
1970-1980	493	9.98%
1960-1969	507	10.27%
1950-1959	519	10.51%
1940-1949	269	5.45%
1939 OR EARLIER	3,150	63.79%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$130,410	-
2-FAMILY 1988	\$131,606	-
MULTI-FAMILY 1988	\$139,667	-
1980 MEDIAN MONTHLY RENTAL	\$227	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	104	-
NUMBER ON ELDERLY WAITING LIST (4)	13	-
NUMBER ON RHI WAITING LISTS (5)	19	-
NUMBER OF UNITS (4)	298	-
11. UNEMPLOYMENT (6)	490	7.3%

FITCHBURG

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	41,194	-
ESTIMATE 1986 (1)	39,040	-
ACTUAL 1980	39,580	-
2. ELDERLY POPULATION - 1980	5,699	14.40%
3. SPECIAL NEEDS POPULATION - 1980	1,203	3.04%
4. MINORITY POPULATION - 1990		
BLACK	1,411	3.43%
AMERICAN INDIAN	97	0.24%
ASIAN/PACIFIC ISLANDER	1,057	2.57%
OTHER	1,782	4.33%
HISPANIC ORIGIN (ALL RACES)	3,957	9.61%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$11,072	-
FAMILY MEDIAN	\$17,924	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,339	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$8,962	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	9,891	100.00%
MODERATE INCOME (8)	3,875	39.18%
LOW INCOME (8)	2,240	22.65%
BELOW POVERTY LEVEL	909	9.19%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	16,665	100.00%
VACANT UNITS-1990	1,302	7.81%
TOTAL NUMBER OF UNITS-1980	15,347	100.00%
OCCUPIED UNITS-1980	14,323	93.33%
OWNED-1980	7,244	50.58%
RENTED-1980	7,079	49.42%
CHAPTER 774 UNITS (2)	1,521	10.62%
VACANT/ABANDONED-1980	1,015	6.62%
SUBSTANDARD-1980	573	4.00%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	15,338	100.00%
1970-1980	1,023	6.67%
1960-1969	1,360	8.87%
1950-1959	1,484	9.68%
1940-1949	1,426	9.30%
1939 OR EARLIER	10,045	65.49%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1989	\$121,296	-
2-FAMILY 1989	\$116,729	-
MULTI-FAMILY 1989	\$130,179	-
1980 MEDIAN MONTHLY RENTAL	\$215	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	401	-
NUMBER ON ELDERLY WAITING LIST (4)	96	-
NUMBER ON RHI WAITING LISTS (5)	120	-
NUMBER OF UNITS (4)	979	-
11. UNEMPLOYMENT (6)	1,672	9.2%

GARDNER

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	20,125	-
ESTIMATE 1986 (1)	18,420	-
ACTUAL 1980	17,900	-
2. ELDERLY POPULATION - 1980	3,002	16.77%
3. SPECIAL NEEDS POPULATION - 1980	465	2.60%
4. MINORITY POPULATION - 1990		
BLACK	403	2.00%
AMERICAN INDIAN	28	0.14%
ASIAN/PACIFIC ISLANDER	182	0.90%
OTHER	311	1.55%
HISPANIC ORIGIN (ALL RACES)	558	2.77%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$11,598	-
FAMILY MEDIAN	\$18,413	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,730	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,207	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	4,708	100.00%
MODERATE INCOME (8)	1,723	36.60%
LOW INCOME (8)	933	19.82%
BELOW POVERTY LEVEL	343	7.29%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	8,654	100.00%
VACANT UNITS-1990	675	7.80%
TOTAL NUMBER OF UNITS-1980	7,477	100.00%
OCCUPIED UNITS-1980	7,038	94.13%
OWNED-1980	3,708	52.69%
RENTED-1980	3,330	47.31%
CHAPTER 774 UNITS (2)	920	13.07%
VACANT/ABANDONED-1980	422	5.66%
SUBSTANDARD-1980	422	6.00%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	7,460	100.00%
1970-1980	974	13.06%
1960-1969	657	8.81%
1950-1959	635	8.51%
1940-1949	713	9.56%
1939 OR EARLIER	4,481	60.07%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$114,348	-
2-FAMILY 1988	\$113,198	-
MULTI-FAMILY 1988	\$114,725	-
1980 MEDIAN MONTHLY RENTAL	\$205	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	132	-
NUMBER ON ELDERLY WAITING LIST (4)	75	-
NUMBER ON RHI WAITING LISTS (5)	72	-
NUMBER OF UNITS (4)	439	-
11. UNEMPLOYMENT (6)	828	10.4%

GROTON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	7,511	-
ESTIMATE 1986 (1)	7,030	-
ACTUAL 1980	6,154	-
2. ELDERLY POPULATION - 1980	512	8.32%
3. SPECIAL NEEDS POPULATION - 1980	149	2.42%
4. MINORITY POPULATION - 1990		
BLACK	53	0.71%
AMERICAN INDIAN	15	0.20%
ASIAN/PACIFIC ISLANDER	58	0.77%
OTHER	7	0.09%
HISPANIC ORIGIN (ALL RACES)	62	0.83%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$17,461	-
FAMILY MEDIAN	\$24,572	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$19,658	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$12,286	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,573	100.00%
MODERATE INCOME (8)	583	37.06%
LOW INCOME (8)	254	16.15%
BELOW POVERTY LEVEL	63	4.01%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,774	100.00%
VACANT UNITS-1990	197	7.10%
TOTAL NUMBER OF UNITS-1980	2,249	100.00%
OCCUPIED UNITS-1980	1,979	87.99%
OWNED-1980	1,495	75.54%
RENTED-1980	484	24.46%
CHAPTER 774 UNITS (2)	NA	0.00%
VACANT/ABANDONED-1980	81	3.93%
SUBSTANDARD-1980		0.99%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,060	100.00%
1970-1980	407	19.76%
1960-1969	340	16.50%
1950-1959	301	14.61%
1940-1949	124	6.02%
1939 OR EARLIER	888	43.11%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$252,367	-
2-FAMILY 1988	\$215,750	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$ 312	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	146	-
NUMBER ON ELDERLY WAITING LIST (4)	-	-
NUMBER ON RHI WAITING LISTS (5)	-	-
NUMBER OF UNITS (4)	296	-
11. UNEMPLOYMENT (6)	159	3.90%

HARVARD

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	12,329	-
ESTIMATE 1986 (1)	13,140	-
ACTUAL 1980	12,170	-
2. ELDERLY POPULATION - 1980	232	1.91%
3. SPECIAL NEEDS POPULATION - 1980	65	0.53%
4. MINORITY POPULATION - 1990		
BLACK	1,507	12.22%
AMERICAN INDIAN	54	0.44%
ASIAN/PACIFIC ISLANDER	327	2.65%
OTHER	281	2.28%
HISPANIC ORIGIN (ALL RACES)	673	5.46%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$14,453	-
FAMILY MEDIAN	\$20,794	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$16,635	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,397	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	2,431	100.00%
MODERATE INCOME (8)	1,010	41.55%
LOW INCOME (8)	297	12.22%
BELOW POVERTY LEVEL	90	3.70%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	3,141	100.00%
VACANT UNITS-1990	164	5.22%
TOTAL NUMBER OF UNITS-1980	2,807	100.00%
OCCUPIED UNITS-1980	2,614	93.12%
OWNED-1980	1,092	41.78%
RENTED-1980	1,522	58.22%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	75	2.79%
SUBSTANDARD-1980	26	0.99%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,689	100.00%
1970-1980	494	18.37%
1960-1969	814	30.27%
1950-1959	677	25.18%
1940-1949	165	6.14%
1939 OR EARLIER	539	20.04%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$336,356	-
2-FAMILY 1988	-	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$237	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	0	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	100	2.90%

HUBBARDSTON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	2,797	-
ESTIMATE 1986 (1)	2,010	-
ACTUAL 1980	1,797	-
2. ELDERLY POPULATION - 1980	147	8.18%
3. SPECIAL NEEDS POPULATION - 1980	31	1.73%
4. MINORITY POPULATION - 1990		
BLACK	8	0.29%
AMERICAN INDIAN	4	0.14%
ASIAN/PACIFIC ISLANDER	4	0.14%
OTHER	3	0.11%
HISPANIC ORIGIN (ALL RACES)	27	0.97%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$12,858	-
FAMILY MEDIAN	\$20,951	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$16,761	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,476	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	469	100.00%
MODERATE INCOME (8)	122	26.01%
LOW INCOME (8)	52	11.09%
BELOW POVERTY LEVEL	10	2.13%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	1,025	100.00%
VACANT UNITS-1990	71	6.93%
TOTAL NUMBER OF UNITS-1980	623	100.00%
OCCUPIED UNITS-1980	569	91.33%
OWNED-1980	499	87.70%
RENTED-1980	70	12.30%
CHAPTER 774 UNITS (2)	36	6.33%
VACANT/ABANDONED-1980	27	4.53%
SUBSTANDARD-1980	28	4.92%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	596	100.00%
1970-1980	161	27.01%
1960-1969	78	13.09%
1950-1959	45	7.55%
1940-1949	53	8.89%
1939 OR EARLIER	259	43.46%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$175,870	-
2-FAMILY 1988	\$153,500	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$259	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	2	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	100	10.3%

LANCASTER

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,661	-
ESTIMATE 1986 (1)	6,160	-
ACTUAL 1980	6,334	-
2. ELDERLY POPULATION - 1980	560	8.84%
3. SPECIAL NEEDS POPULATION - 1980	82	1.29%
4. MINORITY POPULATION - 1990		
BLACK	431	6.47%
AMERICAN INDIAN	20	0.30%
ASIAN/PACIFIC ISLANDER	77	1.16%
OTHER	176	2.64%
HISPANIC ORIGIN (ALL RACES)	409	6.14%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$13,530	-
FAMILY MEDIAN	\$22,467	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$17,974	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$11,234	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,501	100.00%
MODERATE INCOME (8)	460	30.65%
LOW INCOME (8)	174	11.59%
BELOW POVERTY LEVEL	54	3.60%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,095	100.00%
VACANT UNITS-1990	185	8.83%
TOTAL NUMBER OF UNITS-1980	2,010	100.00%
OCCUPIED UNITS-1980	1,867	92.89%
OWNED-1980	1,345	72.04%
RENTED-1980	531	28.44%
CHAPTER 774 UNITS (2)	70	3.75%
VACANT/ABANDONED-1980	103	5.23%
SUBSTANDARD-1980	37	1.98%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	1,970	100.00%
1970-1980	260	13.20%
1960-1969	466	23.65%
1950-1959	238	12.08%
1940-1949	120	6.09%
1939 OR EARLIER	886	44.97%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$156,325	-
2-FAMILY 1988	\$150,750	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$216	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	28	-
NUMBER ON RHI WAITING LISTS (5)	3	-
NUMBER OF UNITS (4)	70	-
11. UNEMPLOYMENT (6)	143	4.4%

LEOMINSTER

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	38,145	-
ESTIMATE 1986 (1)	35,060	-
ACTUAL 1980	34,508	-
2. ELDERLY POPULATION - 1980	4,078	11.82%
3. SPECIAL NEEDS POPULATION - 1980	815	2.36%
4. MINORITY POPULATION - 1990		
BLACK	860	2.25%
AMERICAN INDIAN	71	0.19%
ASIAN/PACIFIC ISLANDER	621	1.63%
OTHER	1,087	2.85%
HISPANIC ORIGIN (ALL RACES)	3,161	8.29%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$13,003	-
FAMILY MEDIAN	\$19,293	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$15,434	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,647	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	9,349	100.00%
MODERATE INCOME (8)	3,235	34.60%
LOW INCOME (8)	1,826	19.53%
BELOW POVERTY LEVEL	736	7.87%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	15,533	100.00%
VACANT UNITS-1990	699	4.50%
TOTAL NUMBER OF UNITS-1980	12,988	100.00%
OCCUPIED UNITS-1980	12,523	96.42%
OWNED-1980	6,859	54.77%
RENTED-1980	5,664	45.23%
CHAPTER 774 UNITS (2)	1,225	9.78%
VACANT/ABANDONED-1980	447	3.45%
SUBSTANDARD-1980	250	2.00%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	12,970	100.00%
1970-1980	2,430	18.74%
1960-1969	2,304	17.76%
1950-1959	1,887	14.55%
1940-1949	857	6.61%
1939 OR EARLIER	5,492	42.34%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$144,323	-
2-FAMILY 1988	-	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$228	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	192	-
NUMBER ON ELDERLY WAITING LIST (4)	95	-
NUMBER ON RHI WAITING LISTS (5)	33	-
NUMBER OF UNITS (4)	668	-
11. UNEMPLOYMENT (6)	1452	8.2%

LUNENBURG

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	9,117	-
ESTIMATE 1986 (1)	8,850	-
ACTUAL 1980	8,405	-
2. ELDERLY POPULATION - 1980	757	9.01%
3. SPECIAL NEEDS POPULATION - 1980	302	3.59%
4. MINORITY POPULATION - 1990		
BLACK	60	0.66%
AMERICAN INDIAN	10	0.11%
ASIAN/PACIFIC ISLANDER	60	0.66%
OTHER	25	0.27%
HISPANIC ORIGIN (ALL RACES)	88	0.97%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$15,415	-
FAMILY MEDIAN	\$22,152	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$17,722	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$11,076	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	2,380	100.00%
MODERATE INCOME (8)	733	30.80%
LOW INCOME (8)	313	13.15%
BELOW POVERTY LEVEL	101	4.24%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	3,486	100.00%
VACANT UNITS-1990	234	6.71%
TOTAL NUMBER OF UNITS-1980	3,133	100.00%
OCCUPIED UNITS-1980	2,832	90.39%
OWNED-1980	2,430	85.81%
RENTED-1980	402	14.19%
CHAPTER 774 UNITS (2)	54	1.91%
VACANT/ABANDONED-1980	62	2.14%
SUBSTANDARD-1980	57	2.01%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,894	100.00%
1970-1980	488	16.86%
1960-1969	371	12.82%
1950-1959	888	30.68%
1940-1949	482	16.66%
1939 OR EARLIER	665	22.98%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$163,678	-
2-FAMILY 1988	\$149,033	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$266	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	19	-
NUMBER ON RHI WAITING LISTS (5)	3	-
NUMBER OF UNITS (4)	60	-
11. UNEMPLOYMENT (6)	267	6.20%

PETERSHAM

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	1,131	-
ESTIMATE 1986 (1)	1,000	-
ACTUAL 1980	1,024	-
2. ELDERLY POPULATION - 1980	154	15.04%
3. SPECIAL NEEDS POPULATION - 1980	21	2.05%
4. MINORITY POPULATION - 1990		
BLACK	7	0.62%
AMERICAN INDIAN	3	0.27%
ASIAN/PACIFIC ISLANDER	14	1.24%
OTHER	2	0.18%
HISPANIC ORIGIN (ALL RACES)	2	0.18%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$14,303	-
FAMILY MEDIAN	\$21,484	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$17,187	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,742	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	257	100.00%
MODERATE INCOME (8)	80	31.13%
LOW INCOME (8)	18	7.00%
BELOW POVERTY LEVEL	2	0.78%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	448	100.00%
VACANT UNITS-1990	57	12.72%
TOTAL NUMBER OF UNITS-1980	387	100.00%
OCCUPIED UNITS-1980	333	86.05%
OWNED-1980	260	78.08%
RENTED-1980	73	21.92%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	36	9.76%
SUBSTANDARD-1980	20	6.01%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	369	100.00%
1970-1980	51	13.82%
1960-1969	14	3.79%
1950-1959	33	8.94%
1940-1949	40	10.84%
1939 OR EARLIER	231	62.60%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$136,500	-
2-FAMILY 1988	N/A	-
MULTI-FAMILY 1988	N/A	-
1980 MEDIAN MONTHLY RENTAL	\$215	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	1	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	24	5.20%

PHILLIPSTON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	1,485	-
ESTIMATE 1986 (1)	1,080	-
ACTUAL 1980	953	-
2. ELDERLY POPULATION - 1980	89	9.34%
3. SPECIAL NEEDS POPULATION - 1980	6	0.63%
4. MINORITY POPULATION - 1990		
BLACK	0	0.00%
AMERICAN INDIAN	4	0.27%
ASIAN/PACIFIC ISLANDER	11	0.74%
OTHER	3	0.20%
HISPANIC ORIGIN (ALL RACES)	5	0.34%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$11,394	-
FAMILY MEDIAN	\$18,250	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,600	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,125	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	260	100.00%
MODERATE INCOME (8)	98	37.69%
LOW INCOME (8)	43	16.54%
BELOW POVERTY LEVEL	15	5.77%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	631	100.00%
VACANT UNITS-1990	123	19.49%
TOTAL NUMBER OF UNITS-1980	503	100.00%
OCCUPIED UNITS-1980	329	65.41%
OWNED-1980	305	92.71%
RENTED-1980	24	7.29%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	16	4.64%
SUBSTANDARD-1980	47	14.29%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	345	100.00%
1970-1980	110	31.88%
1960-1969	43	12.46%
1950-1959	30	8.70%
1940-1949	17	4.93%
1939 OR EARLIER	145	42.03%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$114,154	-
2-FAMILY 1988	-	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$193	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	1	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	47	8.90%

ROYALSTON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	1,147	-
ESTIMATE 1986 (1)	1,060	-
ACTUAL 1980	955	-
2. ELDERLY POPULATION - 1980	102	10.68%
3. SPECIAL NEEDS POPULATION - 1980	32	3.35%
4. MINORITY POPULATION - 1990		
BLACK	5	0.44%
AMERICAN INDIAN	0	0.00%
ASIAN/PACIFIC ISLANDER	3	0.26%
OTHER	0	0.00%
HISPANIC ORIGIN (ALL RACES)	7	0.61%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$10,134	-
FAMILY MEDIAN	\$16,397	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$13,118	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$8,199	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	240	100.00%
MODERATE INCOME (8)	62	25.83%
LOW INCOME (8)	26	10.83%
BELOW POVERTY LEVEL	13	5.42%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	469	100.00%
VACANT UNITS-1990	65	13.86%
TOTAL NUMBER OF UNITS-1980	412	100.00%
OCCUPIED UNITS-1980	321	77.91%
OWNED-1980	280	87.23%
RENTED-1980	41	12.77%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	48	13.01%
SUBSTANDARD-1980	19	5.92%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	369	100.00%
1970-1980	103	27.91%
1960-1969	28	7.59%
1950-1959	15	4.07%
1940-1949	9	2.44%
1939 OR EARLIER	214	57.99%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$106,491	-
2-FAMILY 1988	-	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$196	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	3	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	27	5.40%

SHIRLEY

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,118	-
ESTIMATE 1986 (1)	5,556	-
ACTUAL 1980	5,124	-
2. ELDERLY POPULATION - 1980	344	6.71%
3. SPECIAL NEEDS POPULATION - 1980	99	1.93%
4. MINORITY POPULATION - 1990		
BLACK	421	6.88%
AMERICAN INDIAN	20	0.33%
ASIAN/PACIFIC ISLANDER	183	2.99%
OTHER	125	2.04%
HISPANIC ORIGIN (ALL RACES)	269	4.40%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$13,397	-
FAMILY MEDIAN	\$18,859	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$15,087	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$9,430	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,303	100.00%
MODERATE INCOME (8)	446	34.23%
LOW INCOME (8)	182	13.97%
BELOW POVERTY LEVEL	44	3.38%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,183	100.00%
VACANT UNITS-1990	94	4.31%
TOTAL NUMBER OF UNITS-1980	1,829	100.00%
OCCUPIED UNITS-1980	1,765	96.50%
OWNED-1980	1,038	58.81%
RENTED-1980	727	41.19%
CHAPTER 774 UNITS (2)	0	0.00%
VACANT/ABANDONED-1980	73	3.97%
SUBSTANDARD-1980	35	1.98%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	1,838	100.00%
1970-1980	322	17.52%
1960-1969	415	22.58%
1950-1959	342	18.61%
1940-1949	75	4.08%
1939 OR EARLIER	684	37.21%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$147,853	-
2-FAMILY 1988	\$141,500	-
MULTI-FAMILY 1988	\$70,000	-
1980 MEDIAN MONTHLY RENTAL	\$239	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	10	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	170	5.60%

STERLING

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,481	-
ESTIMATE 1986 (1)	6,550	-
ACTUAL 1980	5,440	-
2. ELDERLY POPULATION - 1980	402	7.39%
3. SPECIAL NEEDS POPULATION - 1980	134	2.46%
4. MINORITY POPULATION - 1990		
BLACK	44	0.68%
AMERICAN INDIAN	18	0.28%
ASIAN/PACIFIC ISLANDER	21	0.32%
OTHER	5	0.08%
HISPANIC ORIGIN (ALL RACES)	73	1.13%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$15,686	-
FAMILY MEDIAN	\$23,720	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$18,976	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$11,860	-
1990 HUD MEDIAN ESTIMATE (9)	\$39,100	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,425	100.00%
MODERATE INCOME (8)	429	30.11%
LOW INCOME (8)	122	8.56%
BELOW POVERTY LEVEL	57	4.00%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,308	100.00%
VACANT UNITS-1990	110	4.77%
TOTAL NUMBER OF UNITS-1980	1,793	100.00%
OCCUPIED UNITS-1980	1,731	96.54%
OWNED-1980	1,423	82.21%
RENTED-1980	308	17.79%
CHAPTER 774 UNITS (2)	40	2.31%
VACANT/ABANDONED-1980	45	2.53%
SUBSTANDARD-1980	17	0.98%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	1,776	100.00%
1970-1980	501	28.21%
1960-1969	354	19.93%
1950-1959	297	16.72%
1940-1949	105	5.91%
1939 OR EARLIER	519	29.22%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$169,221	-
2-FAMILY 1988	\$119,700	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$271	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	5	-
NUMBER ON RHI WAITING LISTS (5)	2	-
NUMBER OF UNITS (4)	40	-
11. UNEMPLOYMENT (6)	169	4.50%

TEMPLETON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,438	-
ESTIMATE 1986 (1)	6,050	-
ACTUAL 1980	6,070	-
2. ELDERLY POPULATION - 1980	767	12.64%
3. SPECIAL NEEDS POPULATION - 1980	87	1.43%
4. MINORITY POPULATION - 1990		
BLACK	26	0.40%
AMERICAN INDIAN	3	0.05%
ASIAN/PACIFIC ISLANDER	13	0.20%
OTHER	5	0.08%
HISPANIC ORIGIN (ALL RACES)	49	0.76%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$10,853	-
FAMILY MEDIAN	\$20,254	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$16,203	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$10,127	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,547	100.00%
MODERATE INCOME (8)	508	32.84%
LOW INCOME (8)	254	16.42%
BELOW POVERTY LEVEL	63	4.07%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,276	100.00%
VACANT UNITS-1990	81	3.56%
TOTAL NUMBER OF UNITS-1980	2,082	100.00%
OCCUPIED UNITS-1980	1,902	91.35%
OWNED-1980	1,595	83.86%
RENTED-1980	307	16.14%
CHAPTER 774 UNITS (2)	82	4.31%
VACANT/ABANDONED-1980	99	4.95%
SUBSTANDARD-1980	133	6.99%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,001	100.00%
1970-1980	337	16.84%
1960-1969	174	8.70%
1950-1959	341	17.04%
1940-1949	146	7.30%
1939 OR EARLIER	1,003	50.12%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$126,456	-
2-FAMILY 1988	\$110,500	-
MULTI-FAMILY 1988	\$90,000	-
1980 MEDIAN MONTHLY RENTAL	\$186	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	7	-
NUMBER ON ELDERLY WAITING LIST (4)	9	-
NUMBER ON RHI WAITING LISTS (5)	10	-
NUMBER OF UNITS (4)	64	-
11. UNEMPLOYMENT (6)	262	10.60%

TOWNSEND

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	8,496	-
ESTIMATE 1986 (1)	8,600	-
ACTUAL 1980	7,201	-
2. ELDERLY POPULATION - 1980	463	6.43%
3. SPECIAL NEEDS POPULATION - 1980	95	1.32%
4. MINORITY POPULATION - 1990		
BLACK	79	0.93%
AMERICAN INDIAN	4	0.05%
ASIAN/PACIFIC ISLANDER	18	0.21%
OTHER	7	0.08%
HISPANIC ORIGIN (ALL RACES)	61	0.72%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$13,243	-
FAMILY MEDIAN	\$22,622	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$18,098	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$11,311	-
1990 HUD MEDIAN ESTIMATE (9)	\$46,300	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,937	100.00%
MODERATE INCOME (8)	594	30.67%
LOW INCOME (8)	235	12.13%
BELOW POVERTY LEVEL	111	5.73%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,894	100.00%
VACANT UNITS-1990	133	4.60%
TOTAL NUMBER OF UNITS-1980	2,404	100.00%
OCCUPIED UNITS-1980	2,306	95.92%
OWNED-1980	1,903	82.52%
RENTED-1980	403	17.48%
CHAPTER 774 UNITS (2)	50	2.17%
VACANT/ABANDONED-1980	84	7.55%
SUBSTANDARD-1980	46	1.99%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,390	100.00%
1970-1980	1,112	46.53%
1960-1969	273	11.42%
1950-1959	197	8.24%
1940-1949	147	6.15%
1939 OR EARLIER	661	27.66%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$162,566	-
2-FAMILY 1988	\$144,000	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$250	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	0	-
NUMBER ON ELDERLY WAITING LIST (4)	0	-
NUMBER ON RHI WAITING LISTS (5)	4	-
NUMBER OF UNITS (4)	0	-
11. UNEMPLOYMENT (6)	216	4.50%

WESTMINSTER

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	6,191	-
ESTIMATE 1986 (1)	5,480	-
ACTUAL 1980	5,139	-
2. ELDERLY POPULATION - 1980	465	9.05%
3. SPECIAL NEEDS POPULATION - 1980	59	1.15%
4. MINORITY POPULATION - 1990		
BLACK	12	0.19%
AMERICAN INDIAN	11	0.18%
ASIAN/PACIFIC ISLANDER	19	0.31%
OTHER	9	0.15%
HISPANIC ORIGIN (ALL RACES)	37	0.60%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$13,681	-
FAMILY MEDIAN	\$23,696	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$18,957	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$11,848	-
1990 HUD MEDIAN ESTIMATE (9)	\$36,900	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,434	100.00%
MODERATE INCOME (8)	545	38.01%
LOW INCOME (8)	243	16.95%
BELOW POVERTY LEVEL	23	1.60%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	2,405	100.00%
VACANT UNITS-1990	230	9.56%
TOTAL NUMBER OF UNITS-1980	1,982	100.00%
OCCUPIED UNITS-1980	1,751	88.35%
OWNED-1980	1,513	86.41%
RENTED-1980	238	13.59%
CHAPTER 774 UNITS (2)	30	1.71%
VACANT/ABANDONED-1980	95	5.15%
SUBSTANDARD-1980	35	2.00%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	1,846	100.00%
1970-1980	505	27.36%
1960-1969	316	17.12%
1950-1959	380	20.59%
1940-1949	228	12.35%
1939 OR EARLIER	417	22.59%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$142,520	-
2-FAMILY 1988	\$130,000	-
MULTI-FAMILY 1988	-	-
1980 MEDIAN MONTHLY RENTAL	\$229	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	-	-
NUMBER ON ELDERLY WAITING LIST (4)	-	-
NUMBER ON RHI WAITING LISTS (5)	2	-
NUMBER OF UNITS (4)	12	-
11. UNEMPLOYMENT (6)	278	9.40%

WINCHENDON

	NUMBER	PERCENT
1. POPULATION		
ACTUAL 1990	8,805	-
ESTIMATE 1986 (1)	7,710	-
ACTUAL 1980	7,019	-
2. ELDERLY POPULATION - 1980	920	13.11%
3. SPECIAL NEEDS POPULATION - 1980	163	2.32%
4. MINORITY POPULATION - 1990		
BLACK	22	0.25%
AMERICAN INDIAN	16	0.18%
ASIAN/PACIFIC ISLANDER	64	0.73%
OTHER	24	0.27%
HISPANIC ORIGIN (ALL RACES)	86	0.98%
5. INCOME LEVELS - 1980		
1987 EST. PER CAPITA (1)	\$10,321	-
FAMILY MEDIAN	\$17,959	-
FAMILY MODERATE INCOME (80% OF MEDIAN)	\$14,367	-
FAMILY LOW INCOME (50% OF MEDIAN)	\$8,980	-
1990 HUD MEDIAN ESTIMATE (9)	\$35,500	-
6. FAMILIES - 1980		
TOTAL NUMBER OF FAMILIES	1,794	100.00%
MODERATE INCOME (8)	648	36.12%
LOW INCOME (8)	393	21.91%
BELOW POVERTY LEVEL	123	6.86%
7. HOUSING UNITS		
TOTAL NUMBER OF UNITS-1990	3,349	100.00%
VACANT UNITS-1990	297	8.87%
TOTAL NUMBER OF UNITS-1980	2,636	100.00%
OCCUPIED UNITS-1980	2,337	88.66%
OWNED-1980	1,522	65.13%
RENTED-1980	815	34.87%
CHAPTER 774 UNITS (2)	232	9.93%
VACANT/ABANDONED-1980	126	5.12%
SUBSTANDARD-1980	117	5.01%
8. AGE OF HOUSING STOCK (YEAR ROUND UNITS)		
TOTAL YEAR ROUND UNITS	2,463	100.00%
1970-1980	320	12.99%
1960-1969	204	8.28%
1950-1959	190	7.71%
1940-1949	129	5.24%
1939 OR EARLIER	1,620	65.77%
9. MEAN PRICE OF HOUSING (3)		
1-FAMILY 1988	\$108,589	-
2-FAMILY 1988	\$102,186	-
MULTI-FAMILY 1988	\$127,167	-
1980 MEDIAN MONTHLY RENTAL	\$194	-
10. HOUSING AUTHORITY		
NUMBER ON FAMILY WAITING LIST (4)	66	-
NUMBER ON ELDERLY WAITING LIST (4)	16	-
NUMBER ON RHI WAITING LISTS (5)	67	-
NUMBER OF UNITS (4)	290	-
11. UNEMPLOYMENT (6)	327	10.10%

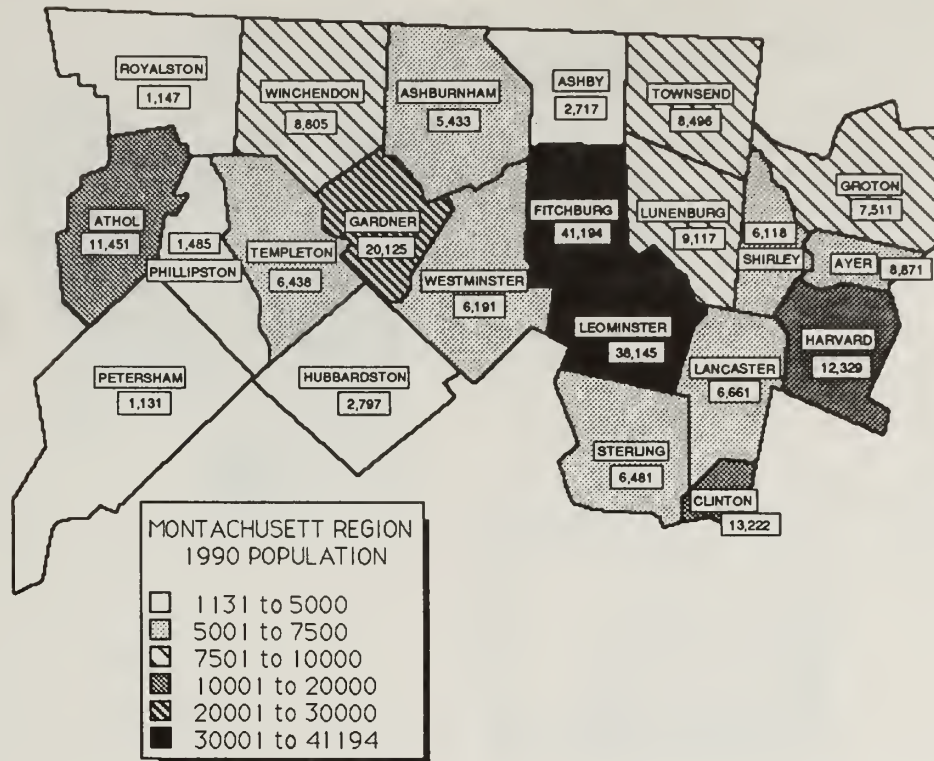
SOURCES:

* ALL NUMBERS ARE FROM 1980 OR 1990 U.S. CENSUS UNLESS OTHERWISE NOTED

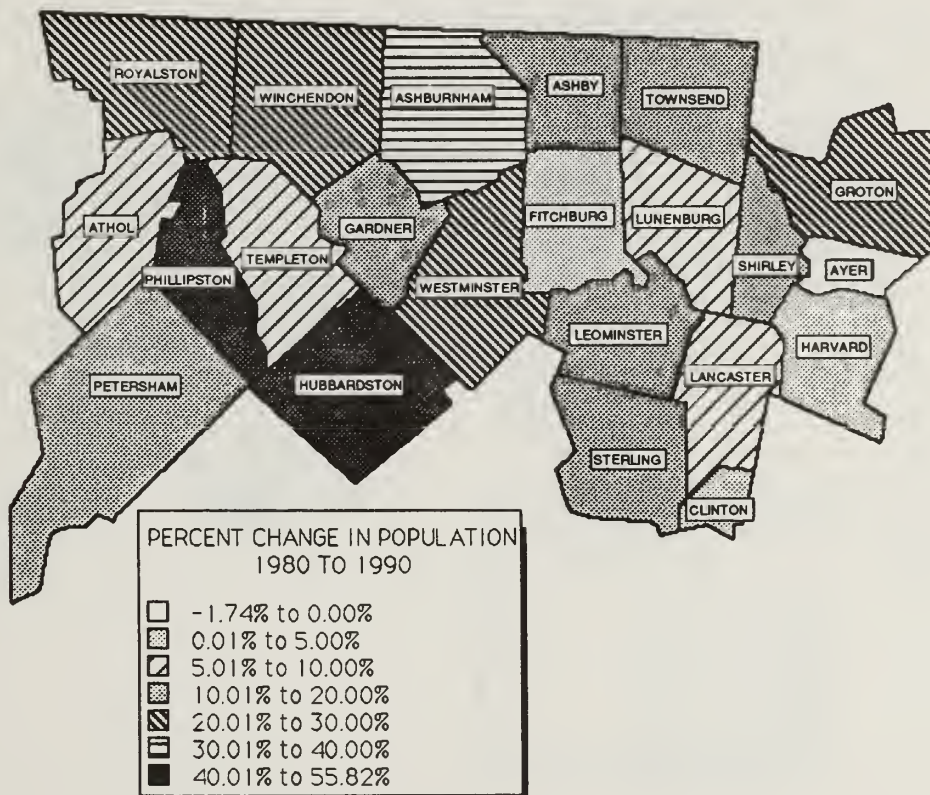
- (1) MASS. INSTITUTE FOR SOCIAL AND ECONOMIC RESEARCH
- (2) EXECUTIVE OFFICE OF COMMUNITIES AND DEVELOPMENT (EOCD)
- (3) HOUSING SALES REPORTS
- (4) EOCD COMMUNITY PROFILES-NUMBERS MAY REFLECT DOUBLE COUNTING
- (5) RURAL HOUSING IMPROVEMENT, INC.-NUMBERS MAY REFLECT DOUBLE COUNTING

- (6) MASSACHUSETTS DEPARTMENT OF EMPLOYMENT AND TRAINING, 1990
- (7) COUNTY HOME DATA, WINOOSKI, VT.
- (8) NUMBERS ARE APPROXIMATIONS BASED ON INCOME BRACKETS
- (9) DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

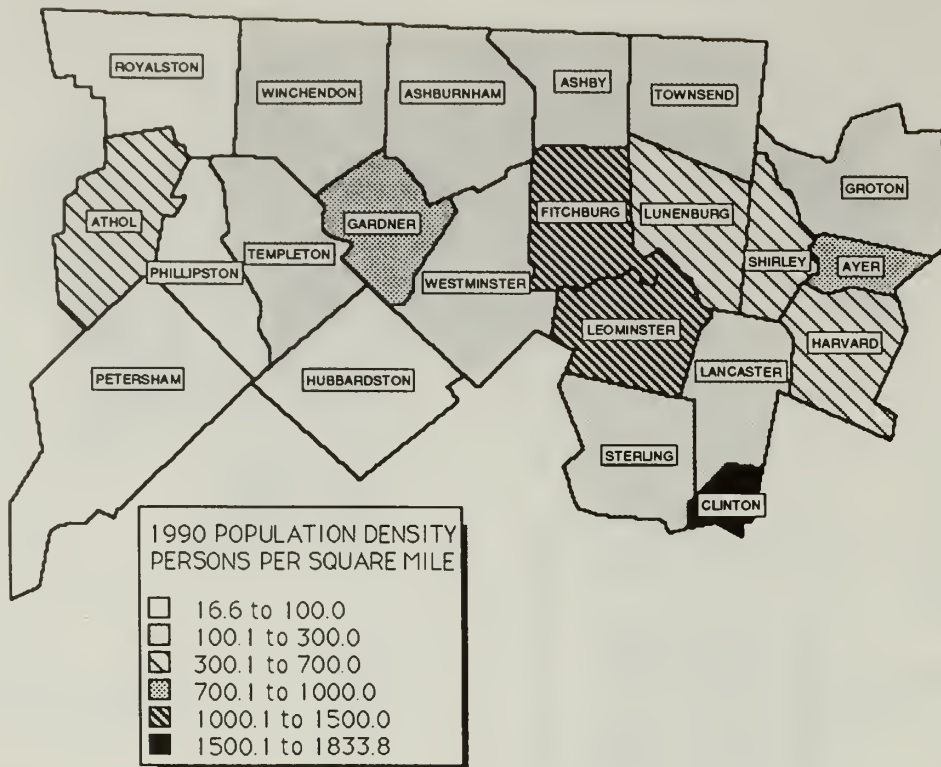
REGIONAL DEMOGRAPHIC MAPS



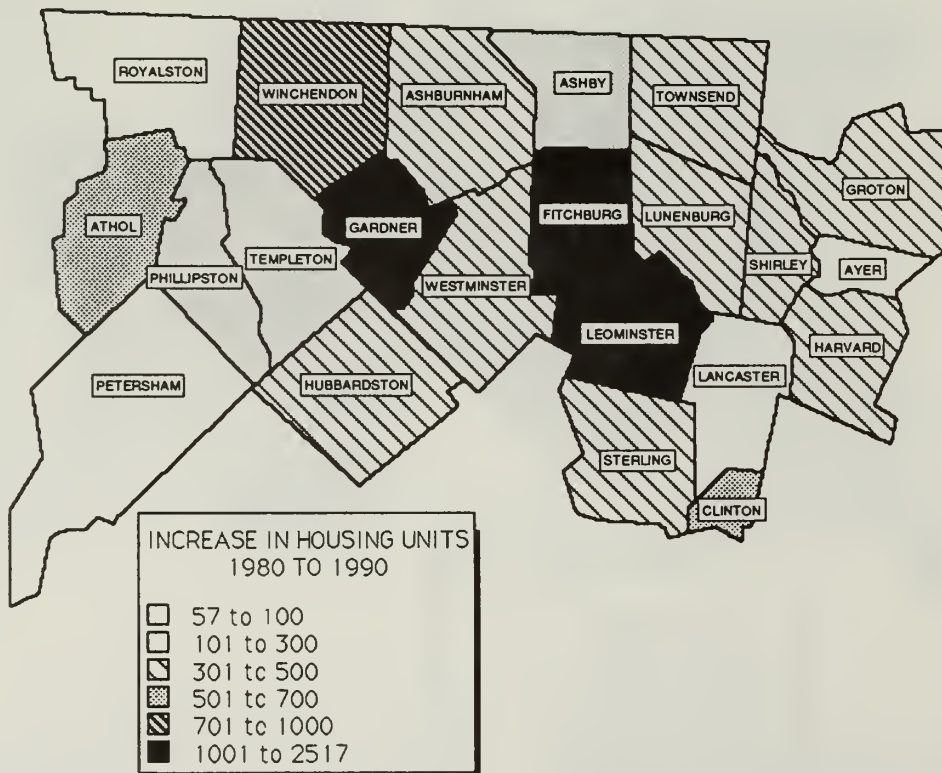
SOURCE: U.S. CENSUS



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